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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	if this an ed filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
your governmer picture identifica example, your d	Write the name that is on	Nancy		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture	Maklai		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9098		

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Debtor 1	Nancy Maklai	Docum	nent Page	e 2 of 51 _{ca}	ase number (if known)	

		About Debtor 1:	Ab	out Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	0	I have not used any business name or EINs.	
	Include trade names and doing business as names	Business name(s)	Bus	siness name(s)	
		EINs	EIN	ls .	
5.	Where you live		If D	Debtor 2 lives at a different address:	
		315 Thistle Dr Bolingbrook, IL 60490			
		Number, Street, City, State & ZIP Code	Nui	mber, Street, City, State & ZIP Code	
		Will			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	in I	Debtor 2's mailing address is different from yours, fill it nere. Note that the court will send any notices to this illing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Nui	mber, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for	Check one:	Ch	eck one:	
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Case number (if known) Debtor 1 Nancy Maklai Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When District Case number, if known 11. Do you rent your Go to line 12. ☐ No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? Yes.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

No. Go to line 12.

bankruptcy petition.

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Deb	tor 1 Nancy Maklai		Case number (if known)	
Part	3: Report About Any Bu	ısinesses	You Own as a Sole Proprietor	
12	Are you a sole proprietor		·	_
12.	of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code	
	it to this petition.		Check the appropriate box to describe your business:	
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
			Stockbroker (as defined in 11 U.S.C. § 101(53A))	
			Commodity Broker (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of his, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure s.C. 1116(1)(B).	
	For a definition of small	■ No.	I am not filing under Chapter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.	
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code	٠.
Part	4: Report if You Own or	· Have An	/ Hazardous Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.		_
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?	
	identifiable hazard to public health or safety? Or do you own any			
	property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
	,		Number, Street, City, State & Zip Code	

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Debtor 1 Nancy Maklai

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	Nancy Makiai				ase number (if kn	own)				
Par	6: Answer These Quest	ions for R	eporting Purposes							
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
			☐ No. Go to line 16b.							
			Yes. Go to line 17.							
		16b.	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.							
			☐ No. Go to line 16c.							
			☐ Yes. Go to line 17.							
		16c.	State the type of debts you	u owe that are not consumer debts	s or business deb	ots				
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	ter 7. Go to line 18.						
	Do you estimate that after any exempt property is excluded and	■ Yes.		7. Do you estimate that after any e available to distribute to unsecure		s excluded and administrative expenses				
	administrative expenses		■ No							
	are paid that funds will be available for distribution to unsecured		Yes							
	creditors?									
18.	•	1 -49		1 ,000-5,000		2 5,001-50,000				
	you estimate that you owe?	□ 50-99		<u> </u>		<u></u> 50,001-100,000				
		☐ 100-1 ☐ 200-9		□ 10,001-25,000		☐ More than100,000				
19.	How much do you	\$ 0 - \$	50 000	□ \$1,000,001 - \$10 mill	lion	□ \$500,000,001 - \$1 billion				
	estimate your assets to be worth?	□ \$50,0	01 - \$100,000	□ \$10,000,001 - \$50 m	nillion	□ \$1,000,000,001 - \$10 billion				
			001 - \$500,000	□ \$50,000,001 - \$100 n □ \$100,000,001 - \$500		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
		□ \$500,	001 - \$1 million	山 \$100,000,001 - \$500	million	m More than \$50 billion				
20.	How much do you	\$0 - \$	50,000	□ \$1,000,001 - \$10 mill	lion	□ \$500,000,001 - \$1 billion				
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 m		\$1,000,000,001 - \$10 billion				
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 r □ \$100,000,001 - \$500		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
		— \$500,	501 - \$1 IIIIII0II							
Par	7: Sign Below									
For	you	I have ex	amined this petition, and I d	declare under penalty of perjury the	at the information	n provided is true and correct.				
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.								
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).								
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Nancy Maklai								
		Nancy I		Signatu	re of Debtor 2					
		Executed	on April 30, 2017 MM / DD / YYYY	Execute	ed on MM / DD	/YYYY				

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Debtor 1 Nancy Maklai Page 7 01 51

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ William	Lohrman	Date	April 30, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
William Lo	hrman		
Greenberg Firm name	g Lohrman Law Group LLC		
55 S. Main Naperville			
	City, State & ZIP Code		
Contact phone	630.416.4747	Email address	will@barrygreenberglaw.com
6295205			
Bar number & S	tato		

Certificate Number: 15725-ILN-CC-029085323



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>April 13, 2017</u>, at <u>8:57</u> o'clock <u>PM EDT</u>, <u>Nancy Maklai</u> received from <u>001 Debtorce</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 13, 2017 By: /s/Arnold Romero

Name: Arnold Romero

Title: Issuer

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Deb	Case 17- tor 1 Nancy Maklai	13660	Doc 1	Filed 04/30/17 Document	Entered 04/30/17 23:1 Page 9 of 51 Case number		Desc Main	
ara	6 Answer These Questi	ons for R	eporting Pur	poses				
76-70	What kind of debts do you have?	16a	Are your de	· ·bts primarily consumer	debts? Consumer debts are define tily or household purpose."	ed in 11 l	J.S.C. § 101(8) as "incurred by an	
	#. *** *** *** *** *** *** *** *** *** *		□ No Gate					
		16b.			debts? <i>Business debts</i> are debts third through the operation of the busin			
			□ No. Gc to	o line 16c.				
			□ Yes Go	to line 17				
		16c.	State the typ	e of debts you owe that a	are not consumer debts or business	debts		
17.	Are you filing under Chapter 7?	□ No.	l am no; filin	g under Chapter 7- Go to	ling 18			
	Do you estimate that after any exempt property is excluded and	■ Yes.			stimate that after any exempt proper distribute to unsecured creditors?	rty is exc	luded and administrative expenses	
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		□ Yes					
18.	How many Creditors do	1 -49			1.000 5.000	□ 2	5,001-50,000	
	you estimate that you owe?	□ 50-99	<u> </u>] 5001-10 00 0		0.001-100.000	
		□ 200-9	(T. 100)	, [10,001-25,000	□N	Nore than 100,000	
19.	How much do you	■ \$0 - \$	150 COO		 3 \$1,000,001 - \$10 million	Пб	500,000,001 - \$1 billion	
	estimate your assets to		60,000 01 - S100,000		3 \$10 000,001 - \$50 million		1,000 000,001 - \$10 billion	
	be worth?	□ \$100,001 - \$600,000 □ \$500,001 - \$1 million			□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		□ \$10.000,000.001 - \$50 billion □ More than \$50 billion	
20.	How much do you	■ \$C - \$	L D DOO	r	3 S1 000,001 - \$10 million	បាន	5500 000,001 - \$1 billion	
	estimate your liabilities		391 - \$100,00	-	1 \$10.000.001 - \$50 million		\$1,000,000.001 - \$10 billion	
	to be?		001 - S500.00	oa 📮	3 S50,000,001 - S100 million	200200	\$10,000,050,001 - \$50 billion	
8-5		□ S5CO.	001 S1 milla	on E	3 5100,000,001 - \$500 million		More than \$50 billion	
Par	t7: Sign Below				200 200 200 300 300 300 300 300 300 300		30	
For	you	I nave ex	kamined this p	petition, and I declare und	er penalty of perjury that the inform	ation pro	vided is true and correct	
					ware that I may proceed, if eligible, t dable under each chapter, and I cho			
		If no atto documer	rney represer at Thave opta	nts me and I did not pay a uned and read the notice	r agree to pay someone who is not required by 11 U.S.C. § 342(b).	an attorn	ney to help me till out this	
		Trequest	t relief in acco	idance with the chapter o	fititle 11, United States Code, speci	fied in th	is petition	
			lcy case can i		ling property, or obtaining money or 000, or imprisonment for up to 20 ye		by fraud in connection with a op. 18 U.S.C. §§ 152, 1341, 1519,	
		Nancy	cy Makla i ∖ Maklai e of Debtor 1	Min	Signature of Debtor	2		
		Executed	d on April	26, 2017	Executed on			
				DD / YYYY		DD / YY	ΥY	
					6373 (*##.H#)			

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Document Page 10 of 51 Fill in this information to identify your case: Debtor 1 Nancy Maklai Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	28,393.85
	1c. Copy line 63, Total of all property on Schedule A/B	\$	28,393.85
Pai	t 2: Summarize Your Liabilities		
		Your lia	abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,654.00
	Your total liabilities	\$	16,654.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,344.54
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,387.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Page 11 of 51 Case number (if known) Debtor 1 Nancy Maklai

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,199.94 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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		Document	Page 12 of 51		
Fill in this info	rmation to identify your	case and this filing:			
Debtor 1	Nancy Maklai				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	NOIS		
Case number			_		☐ Check if this is an
					amended filing
Official Fo	orm 106A/B				
	le A/B: Prop	ortv			40/45
				P. (d)	12/15
think it fits best.	Be as complete and accura ore space is needed, attach	pe items. List an asset only once. If ate as possible. If two married peop a separate sheet to this form. On the answer only on the steem of the second o	le are filing together, both a	are equally responsible for	supplying correct
Part 1: Describe	e Each Residence, Building	g, Land, or Other Real Estate You O	wn or Have an Interest In		
1. Do you own or	have any legal or equitabl	e interest in any residence, building	ı, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	e Your Vehicles				
someone else dr	rives. If you lease a vehic	uitable interest in any vehicles, le, also report it on Schedule G: E tility vehicles, motorcycles			,
3.1 Make:	Toyota	Who has an interest in the	ne property? Check one		claims or exemptions. Put ired claims on Schedule D:
Model:	Camry LE	Debtor 1 only			aims Secured by Property.
Year:	2004	Debtor 2 only		Current value of the	Current value of the
Approxima Other info		Debtor 1 and Debtor 2 At least one of the deb	•	entire property?	portion you own?
	y NADA 4-11-17	At least one of the deb	tors and another		
		Check if this is comn (see instructions)	nunity property	\$2,350.00	\$2,350.00
Examples: Bo No Yes Add the doll pages you h	ats, trailers, motors, pers lar value of the portion nave attached for Part 2 e Your Personal and Hous	NTVs and other recreational vehonal watercraft, fishing vessels, s you own for all of your entries for the second litems able interest in any of the follow	nowmobiles, motorcycle a	accessories ny entries for	\$2,350.00 Current value of the portion you own? Do not deduct secured
					claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Document Page 13 of 51 Nancy Maklai Nancy Maklai Nancy Maklai	Desc Main
■ Yes	Describe	
	1 dresser; bed; tv stand; 1 table; 1 coffee table	\$400.00
□ No	nics les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games Describe	collections; electronic devices
	1 TV 40' 3 years; 1 laptop 6 years; 1 nook; 1 xbox one	\$600.00
Examp ■ No	ibles of valueles: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coir other collections, memorabilia, collectiblesDescribe	n, or baseball card collections;
Examp □ No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments Describe	and kayaks; carpentry tools;
	Campong gear including: tent, sleeping bag, cooking gear	\$300.00
■ No □ Yes 11. Clothe Exam □ No	ples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
	clothing	\$500.00
☐ No	ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, Describe	-
	Wedding ring	\$200.00
Exam ■ No □ Yes 14. Any o ■ No	arm animals ples: Dogs, cats, birds, horses Describe ther personal and household items you did not already list, including any health aids you did not list Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$2,000.00

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Debtor 1 Nancy Maklai Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **Andigo** \$200.00 17.1. checking/savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: 401k H&M 401k \$23.843.85 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

			Doc 1	Document	Page 15 of 51	Desc Main
D	ebtor 1	Nancy Maklai			Case number (if known)	
	☐ Yes.	Give specific information al	oout them			
26	Exam _l ■ No	s, copyrights, trademarks, ples: Internet domain names Give specific information al	, websites, pro			
27	Exam _l ■ No	ses, franchises, and other soles: Building permits, exclusions Give specific information all	sive licenses,		n holdings, liquor licenses, professional license	es
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	■ No	funds owed to you Give specific information ab	out them, incl	luding whether you alrea	ady filed the returns and the tax years	
29	Exam _l ■ No	r support ples: Past due or lump sum a	, , , , , , , , , , , , , , , , , , ,	sal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30	Exam _i ■ No	amounts someone owes y oles: Unpaid wages, disabilit benefits; unpaid loans Give specific information	y insurance p		efits, sick pay, vacation pay, workers' comper	sation, Social Security
31	Interes	sts in insurance policies	insurance; he	ealth savings account (I	HSA); credit, homeowner's, or renter's insuran	се
	☐ Yes.	Name the insurance compa Comp	ny of each po pany name:	licy and list its value.	Beneficiary:	Surrender or refund value:
32	If you somed	terest in property that is d are the beneficiary of a living one has died. Give specific information			ed surance policy, or are currently entitled to rece	ive property because
33	Exam _l ■ No	s against third parties, when oles: Accidents, employment Describe each claim			it or made a demand for payment to sue	
34	■ No	contingent and unliquidate Describe each claim	ed claims of e	every nature, including	g counterclaims of the debtor and rights to	set off claims
35	■ No	nancial assets you did not Give specific information	already list			
36					ny entries for pages you have attached	\$24,043.85

Official Form 106A/B Schedule A/B: Property page 4

	(Case 17-13660	Doc 1	Filed 04/30/17 Document	Entered 0 Page 16 of	4/30/17 23:16:47 51	Desc Main	
Debto	or 1 <u>N</u>	lancy Maklai				Case number (if known)		
Part 5	Descr	ibe Any Business-Related	Property You	Own or Have an Interest	In. List any real esta	ate in Part 1.		
37. D c	o you owr	n or have any legal or equ	itable interest	in any business-related p	roperty?			
	No. Go to	Part 6.						
	Yes. Go to	o line 38.						
Part 6		ibe Any Farm- and Commonwn or have an interest in fa		Related Property You Ow n Part 1.	n or Have an Interes	st In.		
46. D	o you o	wn or have any legal o	r equitable ir	nterest in any farm- or o	commercial fishir	ng-related property?		
	No. Go	to Part 7.						
	☐ Yes. G	o to line 47.						
- ·								
Part 7	/i	escribe All Property You	Own or Have a	an Interest in That You Did	Not List Above			
E	Examples	ave other property of a s: Season tickets, countr						
	No Yes. Giv	ve specific information						
						1		•
54.	Add the	dollar value of all of yo	our entries fi	om Part 7. Write that n	umber here			\$0.00
Part 8	B: Lis	st the Totals of Each Part	of this Form					
55.	Part 1: T	otal real estate, line 2						\$0.00
56.	Part 2: T	otal vehicles, line 5			\$2,350.00			
57.	Part 3: T	otal personal and hou	sehold items	s, line 15	\$2,000.00			
58.	Part 4: T	otal financial assets, l	ine 36		\$24,043.85			
59.	Part 5: T	otal business-related	property, lin	e 45	\$0.00			
60.	Part 6: T	otal farm- and fishing-	related prop	erty, line 52	\$0.00			
61.	Part 7: T	otal other property no	t listed, line	54 +	\$0.00			
62.	Total pe	rsonal property. Add lir	nes 56 throug	ıh 61	\$28,393.85	Copy personal property to	otal \$	28,393.85
63.	Total of	all property on Schedu	ıle A/B. Add	line 55 + line 62			\$28,3	393.85

Official Form 106A/B Schedule A/B: Property page 5

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			111111111111111111111111111111111111	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Nancy Maklai			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty You	Claim as	Exempt
---------	----------	---------	-----------	----------	--------

1.	Which set of exemptions are you claiming?	Check one only, e	even if your spouse is filing with y	ou.
----	---	-------------------	--------------------------------------	-----

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2004 Toyota Camry LE 176000 miles Value by NADA 4-11-17	\$2,350.00	\$2,350.00		735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
1 dresser; bed; tv stand; 1 table; 1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
1 TV 40' 3 years; 1 laptop 6 years; 1 nook; 1 xbox one	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Campong gear including: tent, sleeping bag, cooking gear	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	
clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
LINE HOTH Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Nancy Maklai

Description: Case number (if known)

Sched	description of the property and line on dule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	ding ring	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line	Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit		
	king/savings: Andigo	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line	Total Generalic PAB. 17.1			100% of fair market value, up to any applicable statutory limit		
401k: H&M 401k Line from Schedule A/B: 21.1		\$23,843.85		\$23,843.85	735 ILCS 5/12-1006	
Line	Tom Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit		

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			1 13137 10 17 17 1	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Nancy Maklai			
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Case 17-13660 Doc 1 Filed 04/30/17 Entered 04/30/17 23:16:47 Desc Main Document Page 20 of 51 Fill in this information to identify your case: Debtor 1 Nancy Maklai Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?

— any creditors have nonpriority unsecured claims against you?

□ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 Barclays Bank Delaware | Last 4 digits of account number | 1155 | \$2,115.00

Nonpriority Creditor's Name | Opened 02/14 Last Active

Po Box 8803 When was the debt incurred? 12/06/16 Wilmington, DE 19899 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

Other. Specify Credit Card

☐ Yes

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Debtor 1 Nancy Maklai Case number (if know) 4.2 Capital One Last 4 digits of account number 9720 \$3,051.00 Nonpriority Creditor's Name Opened 10/14 Last Active 15000 Capital One Dr When was the debt incurred? 11/22/16 Richmond, VA 23238 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 **Capital One** Last 4 digits of account number 7537 \$2,502.00 Nonpriority Creditor's Name Opened 02/11 Last Active 15000 Capital One Dr When was the debt incurred? 12/06/16 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.4 **Credit Collection Service** Last 4 digits of account number 2642 \$150.00 Nonpriority Creditor's Name **Two Wells Avenue** When was the debt incurred? **Newton Center, MA 02459** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Services ☐ Yes

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Case number (if know)

Debio	Naticy Mariai		Case number (ii know)	
4.5	Kohls/capone	Last 4 digits of account number	6287	\$1,164.00
	Nonpriority Creditor's Name N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 05/15 Last Active 12/09/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other circiles debte	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc	count	
4.6	Malcom S Girard & Associates, PC Nonpriority Creditor's Name	Last 4 digits of account number	8432	\$75.00
	332 S Michigan Ave. #600 Chicago, IL 60604	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Medical Se		
4.7	Nantana Dunworth	Last 4 digits of account number		\$750.00
	Nonpriority Creditor's Name 323 Hale Ave Romeoville, IL	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Residential	Lease	

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Case number (if know)

Debt	or 1 Nancy Maklai		Case number (if know)	
4.8	Syncb/amazon Nonpriority Creditor's Name	Last 4 digits of account number	3577	\$1,221.00
	Po Box 965015 Orlando, FL 32896	When was the debt incurred?	Opened 12/14 Last Active 1/08/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc	count	
4.9	Syncb/care Credit Nonpriority Creditor's Name	Last 4 digits of account number	0427	\$2,257.00
	C/o Po Box 965036 Orlando, FL 32896	When was the debt incurred?	Opened 06/14 Last Active 12/04/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.1 0	Syncb/care Credit	Last 4 digits of account number	4386	\$956.00
	Nonpriority Creditor's Name 950 Forrer Blvd Kettering, OH 45420	When was the debt incurred?	Opened 10/15 Last Active 2/21/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar data-	
	■ No	☐ Debts to pension or profit-sharin		
	☐ Yes	■ Other. Specify Charge Acc	count	

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Case number (if know)

Debtor	1 Nancy Ma	aklai		Case n	number (if know)	
4.1	Syncb/walr	mart	Last 4 digits of account number	1753		\$1,508.00
<u>-</u>	Nonpriority Cre	ditor's Name				
	Po Box 965 El Paso, TX	· - -	When was the debt incurred?	Oper 1/30/	ned 12/14 Last Active	
		City State Zlp Code	As of the date you file, the claim	is: Check	call that apply	
	Who incurred	the debt? Check one.	-		,	
	Debtor 1 on	ly	☐ Contingent			
	Debtor 2 on	ly	☐ Unliquidated			
		d Debtor 2 only	☐ Disputed			
		of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	_	is claim is for a community	☐ Student loans			
	debt	ibject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement or divorce that you did not	
	■ No		Debts to pension or profit-sharing	ng plans,	and other similar debts	
	□ Yes		■ Other. Specify Charge Acc			
	Li res		Other. Specify Charge Act	Count		
4.1	Us Bank		Last 4 digits of account number	6335		\$905.00
<u>-</u>	Nonpriority Cre	ditor's Name				
	4325 17th A Fargo, ND		When was the debt incurred?	Oper 3/02/	ned 07/14 Last Active	
	Number Street City State Zlp Code Who incurred the debt? Check one.		As of the date you file, the claim			
	■ Debtor 1 on		☐ Contingent			
	Debtor 2 on	•	☐ Unliquidated			
		d Debtor 2 only	☐ Disputed			
		of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
			☐ Student loans			
	debt	is claim is for a community ubject to offset?	_	aration ag	reement or divorce that you did not	
	■ No	ibject to offset.	Debts to pension or profit-sharing	ng nlans :	and other similar debts	
	☐ Yes		■ Other. Specify Credit Card		and other diffilal dobte	
			— Other. Specify			
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed			
is tryii have r	ng to collect from	om you for a debt you owe to som	out your bankruptcy, for a debt that y neone else, list the original creditor in you listed in Parts 1 or 2, list the addi submit this page.	Parts 1	or 2, then list the collection agency I	nere. Similarly, if you
Part 4:	Add the A	mounts for Each Type of Uns	secured Claim			
	the amounts of f unsecured cla		ns. This information is for statistical r	eporting	purposes only. 28 U.S.C. §159. Add	the amounts for each
					Total Claim	
_	6a.	Domestic support obligations		6a.	\$	
	Гotal aims					
from P		Taxes and certain other debts	-	6b.	\$	
	6c.	•	ijury while you were intoxicated	6c.	\$ 0.00	
	6d.	Other. Add all other priority drise	cured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total Priority. Add lines 6a throu	ıgh 6d.	6e.	\$	
					Total Claim	
_	6f.	Student loans		6f.	\$ 0.00	
	Total aims art 2 6g.		paration agreement or divorce that	6-	\$ 0.00	
		you did not report as priority c	laims	6g.	\$ 0.00	

Official Form 106 E/F

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Debtor 1 Nancy Maklai

6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 16,654.00
6i	Total Nonpriority, Add lines of through 6i	6i	\$ 16 654 00

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		DOGUIIIE	III PAUE ZO UI SI	
Fill in this infor	mation to identify your	case:		
Debtor 1	Nancy Maklai			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3	-				
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	•				

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		Docume	ent Page 27 d	of 51
Fill in this	information to identify your	case:		
Debtor 1	Nancy Maklai			
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filin	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	oor			
(if known)	Jei			☐ Check if this is an
				amended filing
Official	Form 106H			
Sched	ule H: Your Cod	ehtors		12/15
Jenea	die II. Tour ood	CDIOIS		12/13
	and case number (if known you have any codebtors? (If			e as a codebtor.
•	,	,	•	
■ No				
☐ Yes				
	nin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)
■ No	Go to line 3.			
	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
			•	
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 06G). Use Schedule D, Schedule E/F, or Schedule G to t
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
V	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Alimah ar			
	Number Street City	State	ZIP Code	
	- ,			
				C Ochodolo D Coo
3.2	Name			Schedule D, line
				☐ Schedule E/F, line ☐ Schedule G, line
_				— Scriedule G, lifle
	Number Street City	State	ZIP Code	
,	Oity	Jiaio	ZII COUC	

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Fill	in this information to ide	entify your ca	ase.				1				
		ancy Makla									
	btor 2	-				_					
Un	ited States Bankruptcy	Court for the:	NORTHERN DISTRIC	T OF ILLINOIS							
_	se number nown)								ed filing ent show	ving postpetition	
O	fficial Form 10	061					_	MM / DD/		following date	:
	chedule I: Yo		ome				'	י /טט / אווא	1111		12/1
sup spo atta	plying correct informatuse. If you are separate	ation. If you ted and you this form. (ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and your : th you, do not inclu	spouse i de inforr	s liv nati	ring with on aboເ	n you, incl it your sp	ude info ouse. If 1	ormation aboumore space is	t your needed,
1.	Fill in your employm information.	ent		Debtor 1				Debtor 2	2 or non	-filing spouse	
	If you have more than		Employment status	■ Employed				☐ Employed			
		attach a separate page with information about additional	_mproymont otatao	☐ Not employed				☐ Not e	employed	I	
	Include part-time, sea	sonal or	Occupation	Associate							
	self-employed work.	isoriai, oi	Employer's name	Meijer							
	Occupation may inclu or homemaker, if it ap		Employer's address								
			How long employed the	nere? 2 mont	hs			_			
Esti spo	imate monthly income use unless you are sepa	as of the da arated. use have mo	ate you file this form. If your than one employer, cothis form.	•				that perso	on on the	·	
2.			ry, and commissions (be calculate what the monthly		2.	\$,569.01	\$	N/A	-
3.	Estimate and list mo	onthly overti	me pay.		3.	+\$		0.00	+\$_	N/A	-
4.	Calculate gross Inco	ome. Add lin	e 2 + line 3.		4.	\$	1,5	69.01	\$	N/A	

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Deb	otor 1	Nancy Maklai	-	C	Case numb	er (if kr	iown)				
					For Deb				Debtor filing s		
	Cop	by line 4 here	4.		\$	1,569).01	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	э.	\$	224	1.47	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$	- 0	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50		\$	0	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$		0.00	\$		N/A	_
	5e.	Insurance	5e		\$ \$		0.00	\$		N/A	
	5f. 5g.	Domestic support obligations Union dues	5f 5g		\$		0.00	\$		N/A N/A	_
	5g. 5h.	Other deductions. Specify:	_	-	\$			+ \$		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ \$		1.47	\$		N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		Ť	1,344		\$		N/A	_
					Ψ	1,544		Ψ		11/7	<u> </u>
8.	8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
	O.L.	monthly net income.	88		\$		0.00	\$		N/A	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b).	\$		0.00	\$		N/A	<u>\</u>
	oc.	regularly receive Include alimony, spousal support, child support, maintenance, divorce		_	c			œ.		N 1/A	
	8d.	settlement, and property settlement. Unemployment compensation	8c 8c		\$		0.00	\$		N/A N/A	
	8e.	Social Security	86		\$		0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$		0.00	\$		N/A	_
	8g.	Pension or retirement income	80		\$	-	0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8r _	Դ.+	\$		0.00	+ \$		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. \$	S	C	0.00	\$		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1.34	4.54	+ \$		N/A	= \$	1,344.54
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			.,		Ľ			Ľ-	1,011101
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe						chedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	1,344.54
13	Do	you expect an increase or decrease within the year after you file this form	?						L	Combi month	ned ly income
		No. Voc. Explain:									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to identify yo	ur case:					
Deb	otor 1 Nancy Makla	i			Che	ck if this is:	
	otor 2 ouse, if filing)					An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the:	NORTHE	RN DISTRICT OF ILLING	DIS		MM / DD / YYYY	
	se number						
	nown)						
	fficial Form 106J						
	chedule J: Your I						12/15
info	as complete and accurate as ormation. If more space is nea mber (if known). Answer ever	eded, attach					
Par	Describe Your House Is this a joint case?	hold					
	No. Go to line 2.						
	☐ Yes. Does Debtor 2 live i	n a separate	e household?				
	☐ No ☐ Yes. Debtor 2 mus	t file Official	Form 106J-2, Expenses	for Separate House	hold of Deb	otor 2.	
2.	Do you have dependents?	■ No					
	Do not list Debtor 1 and Debtor 2.	L 1 C3.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.						☐ Yes ☐ No
							☐ Yes
							□ No
							Yes
							□ No
3.	Do your expenses include	■ N	1-	-			☐ Yes
	expenses of people other th						
	yourself and your depender	nts?	00				
Est	t 2: Estimate Your Ongoin timate your expenses as of your penses as of a date after the bolicable date.	our bankrup	tcy filing date unless ye	ou are using this fo lemental <i>Schedul</i> e	orm as a su J, check t	upplement in a Cha he box at the top o	pter 13 case to report f the form and fill in the
the	lude expenses paid for with revalue of such assistance and ficial Form 106L)					Your expe	enses
(Oi	nciai Form 106i.)					Tour exp	
4.	The rental or home ownersl payments and any rent for the			nclude first mortgage	4. 9	.	500.00
	If not included in line 4:						
	4a. Real estate taxes				4a. \$	\$	0.00
	4b. Property, homeowner's				4b. \$		0.00
	4c. Home maintenance, re4d. Homeowner's associati				4c. 3 4d. 3	·	0.00
5.	Additional mortgage payme			ne equity loans	4u. 3	·	0.00

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Debtor 1 Nancy	/ Maklai	Case num	ber (if known)	
S. Utilities:				
	city, heat, natural gas	6a.	\$	0.00
	sewer, garbage collection	6b.	\$	0.00
	one, cell phone, Internet, satellite, and cable services	6c.	· -	185.00
•	Specify:	6d.	·	0.00
	· · ·		·	
	pusekeeping supplies	7.	·	200.00
	d children's education costs	8.	\$	0.00
-	ındry, and dry cleaning	9.	\$	0.00
	re products and services	10.	\$	0.00
	dental expenses	11.	\$	100.00
	on. Include gas, maintenance, bus or train fare. e car payments.	12.	\$	165.00
	nt, clubs, recreation, newspapers, magazines, and books	13.		
			·	100.00
	ontributions and religious donations	14.	Φ	0.00
 Insurance. Do not includ 	e insurance deducted from your pay or included in lines 4 or 20.			
15a. Life ins		15a.	\$	0.00
15b. Health		15a. 15b.	·	0.00
			·	
15c. Vehicle		15c.	·	137.00
	nsurance. Specify:	15d.	Φ	0.00
Taxes. Do no Specify:	ot include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
7. Installment of	or lease payments:			0.00
17a. Car pa	yments for Vehicle 1	17a.	\$	0.00
17b. Car pa	yments for Vehicle 2	17b.	\$	0.00
17c. Other.	Specify:	17c.	\$	0.00
17d. Other.		17d.	\$	0.00
B. Your payme	nts of alimony, maintenance, and support that you did not report	as	· —	
	om your pay on line 5, Schedule I, Your Income (Official Form 106	il). 18.		0.00
Other payme	ents you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	operty expenses not included in lines 4 or 5 of this form or on Se			
20a. Mortga	ges on other property	20a.	\$	0.00
20b. Real es	state taxes	20b.	\$	0.00
20c. Proper	ty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Mainte	nance, repair, and upkeep expenses	20d.	\$	0.00
	owner's association or condominium dues	20e.		0.00
I. Other: Speci	fv:	21.	·	0.00
·	·		. +	0.00
	ur monthly expenses			
	s 4 through 21.	_	\$	1,387.00
22b. Copy lin	e 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	
22c. Add line	22a and 22b. The result is your monthly expenses.		\$	1,387.00
3 Calculate vo	ur monthly net income.			
	ne 12 (your combined monthly income) from Schedule I.	23a.	¢	4 244 54
			·	1,344.54
23b. Copy y	rour monthly expenses from line 22c above.	23b.	-\$	1,387.00
23c. Subtra	ct your monthly expenses from your monthly income.			40.40
The res	sult is your monthly net income.	23c.	\$	-42.46
4. Do you expe	ect an increase or decrease in your expenses within the year after	r vou file this	form?	
For example, d	o you expect to finish paying for your car loan within the year or do you expect y			e or decrease because o
	the terms of your mortgage?			
No.				
☐ Yes.	Explain here:			

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	72	- 8	2 6-				
Fill in this inform	nation to identify your	çase:		13			
Debtor 1	Nancy Maklai	Micele Name	27 Z 12	:Name			
Debtor 2 (Spause if Illing)) ist Nate	y dala Namo	Las	·Name ·			
United States Ba	ankruptcy Court for the	NORTHERN DISTR	RICT OF ILLINO	ns	-		
Case number otkowe;					31	☐ Check if amende	f this is an to filing
l — —	74 <u>-76</u> 4 <u>2-5</u> 2	<u> </u>		7 7			
Official For	m 106Deg		1.100.001011 100.00001				
Declarat	tion About	an Individu	ıal Debt	or's Sche	dules	(<u>(1)</u>	12/15
Sig	18 U.S.C. §§ 152, 1341, gn Below — · · · · · · · · · · · · · · · · · · ·		attorney to hel	— — — ·- p you fill out bank	ruptcy forms?	0 ()	
■ No	9 - North (1900) - North (1900) - North (1900) - North (1900)						
100.00 3000000	Name of person	<u> </u>	@ 		Attach Bank — Declaration,	rruptcy Petition Pro , and Signature (O	eparer's Notice, ifficial Form 119)
that they a X <u>ls/ Na</u> Nanc	nalty of perjury, I declar are true and correct. ancy <u>Maklai</u> by Maklai iure or Debior I	re thật I have read the	e summary and 			on and	21 778 1873
Date	April 26, 2017			Date			- ×

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		nation to identify you	r case:			
Del	btor 1	Nancy Maklai First Name	Middle Name	Last Name		
	btor 2					
(Spo	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
1	se number				_	Check if this is an amended filing
St		of Financial	Affairs for Individ			4/1
info	rmation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write you	
Pai	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	r current marital statu	s?			
	■ Married□ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	□ No		•	•		
	_	t all of the places you I	ived in the last 3 years. Do no	ot include where vou live nov	<i>I</i> .	
		ior Address:	Dates Debtor 1	Debtor 2 Prior Ac		Dates Debtor 2
	Debtor 111	ioi Address.	lived there	Debtor 21 Hor Ac	iui ess.	lived there
	403 LW Be	essinger Dr. ville	From-To: 7/14-7-15	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
3. state	es and territori	es include Arizona, Ca		vada, New Mexico, Puerto R	nity property state or territor ico, Texas, Washington and V	
Pai	t 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$1,838.34	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Document Page 34 of 51 Case number (if known) Debtor 1 Nancy Maklai Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$24,736.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$25,241.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** each source (before deductions Describe below. Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Total amount

paid

Amount vou

still owe

Creditor's Name and Address

attorney for this bankruptcy case.

Dates of payment

Was this payment for ...

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Case number (*if known*) Debtor 1 Nancy Maklai Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave

per person

Address:

Person to Whom You Gave the Gift and

the gifts

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Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

П Yes. Fill in the details.

Person Who Received Transfer **Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Deb	otor 1	Nancy Maklai			————	Case nur	mber (if known)			
19.		n 10 years before you filed for bankru iciary? (These are often called asset-p.			ny property to a	a self-settle	ed trust or similar device	of wh	ich you are a	
	I N	No Yes. Fill in the details.	. 0.00.							
	Name	e of trust		Description and	value of the pro	operty tran	sferred	Date	e Transfer was de	
Par	t 8:	List of Certain Financial Accounts, Ir	nstrun	nents, Safe Deposi	it Boxes, and S	torage Uni	its			
20.	sold, include house	n 1 year before you filed for bankrupt moved, or transferred? de checking, savings, money market, es, pension funds, cooperatives, asso	or oth	ner financial accou	nts; certificate	s of depos				
	Name	Yes. Fill in the details. Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		t 4 digits of ount number	Type of account or instrument		Date account was closed, sold, moved, or transferred		Last balance before closing or transfer	
	PO E			3/17		\$110.00				
21.	cash,	u now have, or did you have within 1 or other valuables? lo	year	before you filed fo	r bankruptcy, a	any safe de	eposit box or other depos	itory f	or securities,	
	□ Y	es. Fill in the details.								
		e of Financial Institution ess (Number, Street, City, State and ZIP Code)		Who else had acc Address (Number, State and ZIP Code)		Describe	e the contents		o you still ave it?	
22.		you stored property in a storage unit lo 'es. Fill in the details.	or pla	ace other than you	r home within	1 year befo	ore you filed for bankrupte	cy?		
		Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents			o you still ave it?	
	615	lic Storage Boughton Rd ngbrook, IL 60440		Windy Maklai			ital 2nd hand furniture and various home ings		□ No ■ Yes	
Par	t 9:	Identify Property You Hold or Contro	ol for S	Someone Else						
23.	Do yo	u hold or control any property that someone.			ude any prope	rty you bo	rrowed from, are storing	ior, or	hold in trust	
	_	lo 'es. Fill in the details.								
		er's Name ess (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City,		Describe	e the property		Value	

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Debtor 1 Nancy Maklai

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 2

7.	Within 4 years before you filed for bankru	thin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
	☐ A sole proprietor or self-employed	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability con	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership	☐ A partner in a partnership								
	☐ An officer, director, or managing e	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the vot	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	No. None of the above applies. Go to	No. None of the above applies. Go to Part 12.								
	☐ Yes. Check all that apply above and f									
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.							
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper								

Dates business existed

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Part 12: Sign Below

There road the answers on this Statement of Financial Affairs and any attachments, and I declare under ponalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

Ist Nancy Maklai

Nancy Maklai

Signature of Debtor 2

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 187)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

____. Attach the Sankrupicy Polition Preparer's Notice, Declaration, and Signature (Official Form 119)

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Desc Main

Case 17-13660

Nancy Maklai

Debtor 1

☐ Yes. Name of Person.

Doc 1

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			3	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Nancy Maklai			
Debior	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	rm 100			
				_
Stateme	nt of Intentio	າ for Indi\	viduals Filing Under Chap	oter 7 12/15
creditors hav you have leas You must file thi	ever is earlier, unless the	r property, or nd the lease has r thin 30 days after		
	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying correc	t information. Both debtors must
	and accurate as possible our name and case num		s needed, attach a separate sheet to this form. (On the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit		rt 1 of Schedule [D: Creditors Who Have Claims Secured by Prope	erty (Official Form 106D), fill in the
	reditor and the property the	at is collateral	What do you intend to do with the property to secures a debt?	hat Did you claim the property as exempt on Schedule C?
0 - 10 - 1-				
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	

☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. □ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Nancy Maklai	Case number (if known)	
name: Descrip propert securir		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□ Yes
in the info	ormation below. Do not list real esta	nerty Leases hat you listed in Schedule G: Executory Contracts and Unexpire te leases. Unexpired leases are leases that are still in effect; the perty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property l	leases	Will the lease be assumed?
Lessor's r Description Property:	on of leased		□ No □ Yes
Lessor's r Description Property:	on of leased		□ No □ Yes
Lessor's r Description Property:	on of leased		□ No □ Yes
Lessor's r Description Property:	on of leased		□ No □ Yes
Lessor's r Description Property:	on of leased		□ No □ Yes
Lessor's r Description Property:	on of leased		□ No □ Yes
	on of leased		□ No
	Sign Below nalty of perjury, I declare that I have	indicated my intention about any property of my estate that sec	cures a debt and any personal
X /s/ Nan	hat is subject to an unexpired lease Nancy Maklai ncy Maklai	X Signature of Debtor 2	
Sign Date	e April 30, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7 :	Liquidation
Ç	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
g	335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-13660 Doc 1 Filed 04/30/17 Entered 04/30/17 23:16:47 Desc Main Document Page 47 of 51

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	re Nancy Maklai		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF CO	OMPENSATION OF ATTORNE	EY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr compensation paid to me within one year before be rendered on behalf of the debtor(s) in contents.	re the filing of the petition in bankruptcy, or ag	greed to be paid	to me, for services rendered	or to
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have r	received	\$	500.00	
	Balance Due		\$	500.00	
2.	The source of the compensation paid to me was	s:			
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is	ı:			
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclos	sed compensation with any other person unles	ss they are mem	bers and associates of my lav	w firm.
	☐ I have agreed to share the above-disclosed copy of the agreement, together with a list of	compensation with a person or persons who a of the names of the people sharing in the com			1. A
5.	In return for the above-disclosed fee, I have agr	reed to render legal service for all aspects of t	the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, a b. Preparation and filing of any petition, sched c. Representation of the debtor at the meeting of d. [Other provisions as needed] 	dules, statement of affairs and plan which may of creditors and confirmation hearing, and any	be required; y adjourned hea	arings thereof;	
	reaffirmations with secured credit reaffirmation agreements and ap 522(f)(2)(A) for avoidance of lien	tors to reduce to market value; exempt oplications as needed; preparation and is on household goods.	lion planning I filing of mot	; preparation and filing o ions pursuant to 11 USC)T ;
6.	By agreement with the debtor(s), the above-disc Representation of the debtors in any other adversary proceeding.	n any dischargeability actions, judicial l	rice: lien avoidanc	es, relief from stay actio	ns or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement bankruptcy proceeding.	nent of any agreement or arrangement for payr	ment to me for r	representation of the debtor(s	i) in
	April 30, 2017	/s/ William Lohrman			
_	Date	William Lohrman 629	5205		
		Signature of Attorney Greenberg Lohrman I	Law Group L	L C	
		55 S. Main St. #359	•		
		Naperville, IL 60540 630.416.4747			
		will@barrygreenberg	law.com		
		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Nancy Maklai		Case No.							
		Debtor(s)	Chapter <u>7</u>							
	VERIFICATION OF CREDITOR MATRIX									
		Number o	f Creditors:	12						
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	itors is true and correct to	the best of my						
Date:	April 30, 2017	/s/ Nancy Maklai Nancy Maklai								

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				s Bankruptey C District of Illinois				
In re	Nancy Maklai	1777	100	Debtor(s)	Case No Chapter	.7	<u> </u>	
		VER	IFICATION:	OF CREDITOR	MATRIX			
				Number	of Creditors:		8 X	12
	The above-nar (our) knowled		creby verifics	that the list of cre	ditors is true ar	id corre	ect to the best of	nıy
Date:	Ap <u>ril 26,</u> 2017	g	isi Nan Nancy	cy Maklal (())	<u>[[]</u> .		850	

Signature of Debtor

Barclays Bank Delaware Po Box 8803 Wilmington, DE 19899

Capital One 15000 Capital One Dr Richmond, VA 23238

Capital One 15000 Capital One Dr Richmond, VA 23238

Credit Collection Service Two Wells Avenue Newton Center, MA 02459

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Malcom S Girard & Associates, PC 332 S Michigan Ave. #600 Chicago, IL 60604

Nantana Dunworth 323 Hale Ave Romeoville, IL

Syncb/amazon Po Box 965015 Orlando, FL 32896

Syncb/care Credit C/o Po Box 965036 Orlando, FL 32896

Syncb/care Credit 950 Forrer Blvd Kettering, OH 45420

Syncb/walmart Po Box 965024 El Paso, TX 79998 Us Bank 4325 17th Ave S Fargo, ND 58125